Question: What does "Coaching" mean?

**Answer**: Financial coaching means:

- Working with people according to their strengths rather than their deficiencies.
  - Working with people in all areas of finance from budgeting and saving, to credit repair and establishment, financial aid planning for college, retirement planning, filing taxes, etc.
  - Everything is based on the customer's individual goals. They identify their own priorities and what they need and/or want.
  - Discussion is based around where they are now, what they would like to change or see improve, and how to make that goal a reality.
  - Working with customers for as long as needed, providing ongoing guidance, resources, and support.
  - Identifying options, not telling the customer what WE THINK they should do.
  - Connecting customers with someone who can help them in areas of specific expertise such as legal, state benefits, employment & training, etc.
  - Free professional services without demographic restrictions. \$\( \)tand By Me is open to anyone regardless of income, socio-economic background, age, gender or zip code.